



**STATE OF HAWAII**  
**DIVISION OF FINANCIAL INSTITUTIONS**  
**DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

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# **COMPARATIVE STATEMENTS OF CONDITION**

**June 30, 2004, December 31, 2003, and June 30, 2003**

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The following comparative statements of condition relate to Hawaii state-chartered banks and financial services loan companies. The statements are issued, pursuant to Section 412:2-104(f), Hawaii Revised Statutes.

The financial statements shown on the following pages have been summarized from the reports filed by the institutions with the Division of Financial Institutions. The reports are unaudited and have not been examined by the Division for fairness of presentation and should not be considered to be presented in accordance with generally accepted accounting principles.

COMPARATIVE STATEMENT OF CONDITION OF  
STATE-CHARTERED BANKS  
As at the Close of Business  
JUNE 30, 2004, DECEMBER 31, 2003, and JUNE 30, 2003  
(000 Omitted)

ASSETS	Fed Funds Sold and Loans & Leases *	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Other Assets	Cash and Due from Banks	Total Assets
Bank of Hawaii	\$5,671,975	\$3,023,109	\$149,128	\$4,889	\$368,889	\$519,166	\$9,737,156
Central Pacific Bank	\$1,599,034	\$634,176	\$57,958	\$1,518	\$73,302	\$109,120	\$2,475,108
City Bank	\$1,390,472	\$336,726	\$15,077	\$84	\$87,095	\$54,892	\$1,884,346
First Hawaiian Bank	\$5,570,392	\$2,030,148	\$305,436	\$384	\$1,493,641	\$616,164	\$10,016,165
TOTALS JUNE 30, 2004	\$14,231,873	\$6,024,159	\$527,599	\$6,875	\$2,022,927	\$1,299,342	\$24,112,775
TOTALS DEC. 31, 2003	\$14,085,456	\$5,849,808	\$544,175	\$5,249	\$1,973,288	\$1,046,505	\$23,504,481
TOTALS JUNE 30, 2003	\$13,709,903	\$5,579,425	\$393,973	\$12,761	\$1,936,539	\$1,111,342	\$22,743,943
LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$7,469,496	1,551,824			715,836		\$9,737,156
Central Pacific Bank	\$1,977,819	311,378			\$185,911		\$2,475,108
City Bank	\$1,387,436	324,653			\$172,257		\$1,884,346
First Hawaiian Bank	\$7,383,920	718,320			\$1,913,925		\$10,016,165
TOTALS JUNE 30, 2004	\$18,218,671	\$2,906,175			\$2,987,929		\$24,112,775
TOTALS DEC. 31, 2003	\$17,442,044	\$3,072,345			\$2,990,092		\$23,504,481
TOTALS JUNE 30, 2003	\$17,038,455	\$2,584,973			\$3,120,515		\$22,743,943
<b>Comments:</b> Information collected from the Statement of Assets and Liabilities. * Net of Allowance for Bad Debts. State-Chartered Banks: 4      Branch & Agency Offices: 196							

COMPARATIVE STATEMENT OF CONDITION OF  
STATE-LICENSED DEPOSITORY FINANCIAL SERVICES LOAN COMPANIES  
As at the Close of Business  
JUNE 30, 2004, DECEMBER 31, 2003, and JUNE 30, 2003  
(000 Omitted)

ASSETS	Net Loans	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Cash on Hand & in Banks	Other Assets	Total Assets
Finance Factors, Ltd.	\$288,665	\$197,702	\$1,778	\$216	\$9,387	\$23,846	\$521,594
TOTALS JUNE 30, 2004	\$288,665	\$197,702	\$1,778	\$216	\$9,387	\$23,846	\$521,594
TOTALS DEC. 31, 2003	\$295,491	\$151,199	\$1,697	\$58	\$5,876	\$19,858	\$474,179
TOTALS JUNE 30, 2003	\$293,410	\$147,812	\$1,495	\$0	\$7,676	\$18,309	\$468,702
LIABILITIES & CAPITAL	Borrowed Money	Deposits	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	\$67,341	\$395,446	\$10,602		\$48,205		\$521,594
TOTALS JUNE 30, 2004	\$67,341	\$395,446	\$10,602		\$48,205		\$521,594
TOTALS DEC. 31, 2003	\$33,185	\$385,262	\$3,229		\$52,503		\$474,179
TOTALS JUNE 30, 2003	\$22,217	\$393,977	\$3,651		\$48,857		\$468,702

**Comments:**

Information collected from the Statement of Assets and Liabilities.  
State-Licensed Depository Financial Services Loan Companies: 1

Branch & Agency Offices: 15